

Terms and Conditions for Timeless Luxury (“the Promotion”) by OCBC Al-Amin Bank Berhad (818400-W) (“Bank”)

When is the Promotional Period?	15 July 2019 until 30 September 2019 (both dates inclusive). The Bank may also change the Promotional Period by notice posted at the Bank’s branches or website.											
Which branches of the Bank participate in the Promotion?	All branches of the Bank in Malaysia except OCBC Xpres branch in Taman Melawati.											
Who is eligible for this Promotion?	<p>Individuals who are:</p> <ul style="list-style-type: none"> • Malaysian residents, • Permanent residents in Malaysia, or • Non-residents from countries acceptable to the Bank. 											
What is the Promotion about?	<p>A customer needs to fulfil the criteria below during the Promotion Period to be eligible for the Promotion:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="background-color: #e0e0e0;">Customers</th> <th style="background-color: #e0e0e0;">Criteria</th> <th style="background-color: #e0e0e0;">Prizes</th> </tr> </thead> <tbody> <tr> <td rowspan="2">New-To-Bank Customers</td> <td> Product: OCBC Booster Account-i <ul style="list-style-type: none"> • Open new account • Deposit RM50,000 within the same month of account opening • Fresh funds only </td> <td> <ul style="list-style-type: none"> • 1 Early Bird Prize each </td> </tr> <tr> <td> Product: OCBC Premier Booster Account-i <ul style="list-style-type: none"> • Open new account • Deposit RM250,000 within the same month of account opening • Fresh funds only </td> <td> <ul style="list-style-type: none"> • 1 Early Bird Prize each </td> </tr> <tr> <td>New-To-Bank & Existing OCBC Bank Customers</td> <td> Product: OCBC Booster Account-i & OCBC Premier Booster Account-i <ul style="list-style-type: none"> • Deposit/Top up within the promotional period. Multiple deposits/top up are allowed • Register via SMS within the month of the first deposit/top up <div style="border: 1px solid black; padding: 2px; margin: 5px 0; text-align: center;"> Type and SMS to 62662 OCBCTOPUP<space>NRIC or Passport </div> • Maintain the deposit/top up amount for 3 months. </td> <td> <ul style="list-style-type: none"> • Every RM50,000 incremental average daily balance at the end of the 3rd month is eligible for 1 entry for Grand Prize </td> </tr> </tbody> </table> <p>Examples:</p> <ol style="list-style-type: none"> 1) A New-To-Bank customer opens and deposits RM50,000 into OCBC Booster Account-i on 15 July 2019. He/she also performs SMS registration on 16 July 2019, and the average daily balance at the end of September 2019 is RM50,000. This Customer gets 1 Early Bird Prize and 1 entry for Grand Prize. 2) An existing customer top ups RM50,000 into OCBC Booster Account-i on 20 July 2019, 	Customers	Criteria	Prizes	New-To-Bank Customers	Product: OCBC Booster Account-i <ul style="list-style-type: none"> • Open new account • Deposit RM50,000 within the same month of account opening • Fresh funds only 	<ul style="list-style-type: none"> • 1 Early Bird Prize each 	Product: OCBC Premier Booster Account-i <ul style="list-style-type: none"> • Open new account • Deposit RM250,000 within the same month of account opening • Fresh funds only 	<ul style="list-style-type: none"> • 1 Early Bird Prize each 	New-To-Bank & Existing OCBC Bank Customers	Product: OCBC Booster Account-i & OCBC Premier Booster Account-i <ul style="list-style-type: none"> • Deposit/Top up within the promotional period. Multiple deposits/top up are allowed • Register via SMS within the month of the first deposit/top up <div style="border: 1px solid black; padding: 2px; margin: 5px 0; text-align: center;"> Type and SMS to 62662 OCBCTOPUP<space>NRIC or Passport </div> • Maintain the deposit/top up amount for 3 months. 	<ul style="list-style-type: none"> • Every RM50,000 incremental average daily balance at the end of the 3rd month is eligible for 1 entry for Grand Prize
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performs SMS registration on 25 July 2019 and maintains the account balance until the end of September 2019. The difference between the average daily balance of June 2019 and September 2019 is RM50,000, this customer gets 1 entry for Grand Prize.

- 3) An existing customer performs SMS registration on 1 August 2019, tops up RM150,000 into OCBC Premier Booster Account-i on 5 August 2019 and maintains the account balance until the end of October 2019. The difference between the average daily balance from July 2019 and October 2019 is RM150,000. This customer gets 3 entries for Grand Prize.
- 4) An existing customer's average daily balance at the end of July 2019 is RM200,000. The customer performs SMS registration and tops up RM100,000 into OCBC Premier Booster Account-i on 7 August 2019 and then withdraws RM5,000 on 22 August 2019. There are no subsequent top ups or withdrawals and the customer maintains the account balance until the end of October 2019. The difference between the average daily balance from July 2019 to October 2019 is RM95,000. This customer gets 1 entry for Grand Prize.
- 5) An existing customer's average daily balance in end of July 2019 is RM30,000. The customer performs SMS registration and tops up RM50,000 into OCBC Booster Account-i on 2 August 2019 and withdraws RM5,000 on 15 August 2019. There are no subsequent top ups or withdrawals and the customer maintains the account balance until the end of October 2019. The difference between the average daily balance from July 2019 to October 2019 is RM45,000. The customer is not eligible for any entry for Grand Prize.
- 6) An existing customer tops up RM300,000 into OCBC Premier Booster Account-i on 7 August 2019, but performs SMS registration on the following month (1 September 2019). There are no subsequent top ups and the customer maintains the account balance until end of November 2019. The difference between the average daily balance from August 2019 to November 2019 is RM0. This is because the deposit/top up month is counted on the month that the SMS Registration is done. The customer is not eligible for any entry for Grand Prize.
- 7) An existing customer tops up RM300,000 into OCBC Premier Booster Account-i on 7 August 2019 and maintains the account balance until the end of October 2019. The difference between the average daily balance from July 2019 to October 2019 is RM300,000. However, as the customer did not perform SMS registration, he/she does not get any entries for Grand Prize.

When performing SMS registration, the customer's NRIC/Passport must provide the same NRIC/Passport number as registered with the Bank, or the customer will be disqualified from the Promotion even if they have fulfilled all other criteria.

"Fresh funds" refers to funds transferred from other licensed bank in Malaysia, other than the Bank or OCBC Bank (Malaysia) Berhad. Fresh funds must be deposited into an account with the Bank not more than 7 calendar days from the placement date.

For clarity, "New-To-Bank" customers must not have any existing accounts with the Bank and OCBC Bank as at **14 July 2019**.

Joint customers are considered as one customer/Winner for this Promotion.

What are the Prizes?

Customer who have fulfilled the above criteria will be Eligible Customers to win the Prizes stated below:

Prize	Product	Item
Early Bird	• OCBC Booster Account-i	• 100 X Xiami Mi Band 3 worth RM127 each

Prize		<ul style="list-style-type: none"> One (1) prize per Winner on a first come, first served basis, whilst stock lasts.
	<ul style="list-style-type: none"> OCBC Premier Booster Account-i 	<ul style="list-style-type: none"> 30 X Xiaomi Amazfit Bip worth RM399 each One (1) prize per Winner on a first come, first served basis, whilst stock lasts.
Grand Prize	<ul style="list-style-type: none"> OCBC Booster Account-i OCBC Premier Booster Account-i 	<ul style="list-style-type: none"> 10 X Luxury watches from The Hourglass Sdn Bhd: <ol style="list-style-type: none"> Watch 1 worth RM30,940 Watch 2 worth RM18,670 Omega watch worth RM18,700 Breitling watch worth RM14,650 Tudor watch worth RM13,140 Cartier watch worth RM10,700 TAG Heuer watch worth RM11,350 Omega watch worth RM9,900 TAG Heuer watch worth RM9,750 Longines watch worth RM8,380 One (1) Grand Prize per Winner Selection will be based on Randomiser Programme

The 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 Prizes will be notified in such manner deemed appropriate by the Bank.

Each Eligible Customer can win a maximum of 1 Early Bird Prize and 1 Grand Prize.

This Promotion is held in conjunction with OCBC Bank (Malaysia) Berhad's Timeless Luxury Promotion. The Grand Prizes above will be awarded to Winners from the aggregate pool of Eligible Customers from both OCBC Bank (Malaysia) Berhad and the Bank.

How are the winners selected?

Early Bird Winners

Eligible Customers who have fulfilled the criteria will be Winners, on a first come, first served basis, whilst stock lasts.

Grand Prize Winners

Eligible Customers who have fulfilled the criteria will be selected randomly drawn through the Bank's Randomiser Programme.

The schedule of the lucky draw selection is as per below:

Criteria	Selection Month	Item
<ul style="list-style-type: none"> Deposit/Top Up in July 2019 Perform SMS registration in July 2019 Incremental between the average daily balance from June 2019 and September 2019 is more than RM50,000 	October 2019	<ul style="list-style-type: none"> Omega watch worth RM18,700 Cartier watch worth RM10,700 Tudor watch worth RM13,140
<ul style="list-style-type: none"> Deposit/Top Up in August 2019 Perform SMS registration in August 2019 	November 2019	<ul style="list-style-type: none"> Watch 2 worth RM18,670 Breitling watch worth RM14,650

<ul style="list-style-type: none"> Incremental between the average daily balance from July 2019 and October 2019 is more than RM50,000 		<ul style="list-style-type: none"> TAG Heuer watch worth RM9,750
<ul style="list-style-type: none"> Deposit/Top Up in September 2019 Perform SMS registration in September 2019 Incremental between the average daily balance from August 2019 and November 2019 is more than RM50,000 	December 2019	<ul style="list-style-type: none"> Watch 1 worth RM30,940 Longines watch worth RM8,380 TAG Heuer watch worth RM11,350 Omega watch worth RM9,900

Eligible Customers will then be contacted through the telephone numbers in the Bank's records. If 3 attempts to contact an Eligible Customer over a period of 3 successive business days are unsuccessful, he/she will be disqualified. Should this happen, another Eligible Customer will be selected through the Randomiser Programme.

An Eligible Customer that is successfully contacted, performs verification process and answers a Quiz related to the Bank is a Winner.

During the verification process, the Eligible Customer must provide NRIC/Passport number that is identical to the one registered with the Bank, or he/she will be immediately disqualified from the Promotion.

Participation in the Promotion necessarily means acceptance of the usage of Randomiser Programme and the results it generates.

All Winners by accepting the Prizes are taken to have:

- i. voluntarily provided their personal data to the Bank and consented to the Bank to process their personal data for the acknowledgement of the above mentioned Prize.
- ii. agreed to allow their personal data to be processed and publicised by the Bank 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.

How will customers receive the prizes?

Early Bird Prize

- Winners will receive a call or SMS within 60 days after the month of account opening to collect the prize from the same branch where the account was opened.
- The Winner must collect the prize within the next 30 days of receiving the call or SMS. Otherwise, the prize will be considered forfeited.
- Each Winner can win a maximum of 1 Early Bird Prize only under the Promotion. If an Eligible Customer opens both OCBC Booster Account-i and OCBC Premier Booster Account-i and is qualified for more than 1 Prize, he/she will be given 1 item of the higher value.

Grand Prize

- Winners will be notified of their redemption instructions via SMS, email or telephone call from the Bank within 30 days of being notified as a Winner.

Can the Prizes be exchangeable?

Early Bird Prizes are not transferable or exchangeable in any other manner except agreed in writing by the Bank.

	<p>The Grand Prize can be exchangeable to vouchers of the same value from The Hourglass Sdn Bhd. Exchange requests will need to be done via writing to the Bank within 14 days after the Bank has successfully contacted and notified the Winner.</p>
Other Terms & Conditions	<p>The Promotion's Terms and Conditions must be read in conjunction with the Accounts and Services – Main Terms and Conditions and Product Information Sheet whichever applicable.</p> <p>All the existing Accounts and Services – Main Terms and Conditions as well as the terms and conditions governing the respective products/ packages/programs referred to in these Terms and Conditions shall continue to apply. In the event of any inconsistencies or discrepancies, these Terms and Conditions shall prevail only insofar as they are relevant and applicable to the Promotion.</p> <p>The selection of products for the Promotion is at the Bank's absolute discretion.</p> <p>The Bank reserves the right to vary or add to these Terms and Conditions or to suspend or terminate the Promotion with prior notice. Notice of such variation of the Terms and Conditions or suspension or termination of the Promotion is deemed given by posting a general notice in any of the Bank's branch or their websites respectively and the notice will take effect from the date set out in the notice and, if no date is stated, will take effect from the date the notice is sent.</p> <p>The 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 the Bank.</p> <p>The terms and conditions herein shall be governed by Malaysian laws and the Eligible Customer submits to the non-exclusive jurisdiction of Malaysian courts.</p>