

TERMS & CONDITIONS

OCBC CASHBACK ON DINING, GROCERY & SHOPPING SPEND CAMPAIGN

Duration

1. The “OCBC Cashback On Dining, Grocery & Shopping Spending Campaign” (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC”) and is subject to these terms and conditions. The Campaign runs from 15 January 2020 to 14 April 2020, both dates inclusive (“Campaign Period”).

Eligibility

2. This campaign is open to the following persons:
 - a) OCBC Principal Credit Cardmembers and Debit Cardmembers who hold an OCBC Credit or Debit Card (OCBC Card(s)) issued by OCBC only (collectively “Eligible Cardmembers”).
3. The following persons are **NOT** eligible to participate in this Campaign:
 - a) permanent and/or contract employees of OCBC (including its subsidiaries and related companies), including their respective immediate family members, i.e. parents, spouses, children and siblings;
 - b) representatives and/or agents (including advertising agents) of OCBC, including their respective immediate family members, i.e. parents, spouses, children and siblings;
 - c) holder(s) of any OCBC Cards not issued in Malaysia;
 - d) holder(s) of any OCBC Cards who is (are) in default of any facilities granted by OCBC at any time during the Campaign Period, subject to OCBC’s discretion.

Registration

4. To participate in the Campaign, Eligible Cardmembers are required to register their participation with OCBC during the Campaign Period via any one (1) of the following method(s):
 - a) by responding to OCBC’s short message service (“SMS”) sent to their mobile number and by typing **DGS** and sending the same to 62662 during the Campaign Period; or
 - b) by sending an SMS by typing **DGS** <space> the Eligible Cardmember’s NRIC number and sending the same to 62662 during the Campaign Period; or
 - c) by registering online at **www.ocbc.com.my/dgs** (“Campaign Website”).

Eligible Cardmembers shall bear the standard telecommunication charges imposed by and payable to the telecommunications company for each SMS sent by the Eligible Cardmembers.

5. Upon successful registration, Eligible Cardmembers will receive a confirmation from OCBC via SMS and/or as shown on the Campaign Website.
6. Eligible Cardmembers may only register to participate in this Campaign, after reading these terms and conditions and are agreeable with these terms and conditions. Each Eligible Cardmember agrees that OCBC shall be entitled to proceed on the basis that the Eligible Cardmember has

registered to participate in this Campaign after having read and understood and agreed with these terms and conditions.

7. Eligible Cardmembers who register their participation for this Campaign as per Clause 4 above are deemed to have given their written consent to and allow OCBC to publish information such as but not limited to the name and/or city of residence of the Eligible Cardmembers for advertising, winners announcement, and/or prize fulfillment purposes.

Campaign Qualifying Criteria

8. Upon successful registration as per Clause 4 above, Eligible Cardmembers must make Eligible Transactions (as defined in Clauses 9 and 10 herein) using their OCBC Cards in the manner explained below to earn entries during the Campaign Period to stand a chance to win the Daily Prizes and/or Monthly Prizes (as defined in Clauses 14 to 22 herein). The Daily Prizes and/or Monthly Prizes shall herein collectively be referred to as ("Prizes"):

Spend Requirement	No. Of Entry
Every RM50 spent on Dining, Grocery or Shopping	1 entry

9. Retail spending on Dining, Grocery and/or Shopping ("DGS") are only applicable to the following Merchant Category Codes ("Eligible MCC"):

Category	Eligible MCC
Dining	5462, 5499, 5811, 5812, 5813, 5814,
Grocery	5411, 5422, 5441, 5451, 5499,
Shopping	5094, 5300, 5309, 5310, 5311, 5331, 5399, 5611, 5621, 5631, 5641, 5651, 5655, 5661, 5681, 5691, 5697, 5699, 5931, 5947, 5948, 5949, 5950, 5964, 5965, 5966, 5967, 5969, 5970, 5971, 5973, 5977, 5941, 5942, 5943, 5944, 5945, 5992, 5993, 5999, 7278

Retail spending on DGS which are applicable to the Eligible MCC as stated in the table above shall herein collectively be referred to as "Eligible Transactions".

10. Eligible Transactions for the Campaign shall include local, overseas, in-store and/or online retail spending charged to any of the Eligible Cardmembers' OCBC Cards during the Campaign Period. For the avoidance of doubt, the following are **NOT** Eligible Transactions for the purposes of this Campaign:-
 - a) Retail spending transactions which do not fall under Eligible Transactions as defined in Clauses 8 and 9 herein;
 - b) Existing recurring Easy Payment Plan and/or Interest Payment Plan (for OCBC Credit Cards);
 - c) Existing standing instructions and/or auto-payment services;
 - d) Transactions made by the Eligible Cardmember with any merchant associated with or controlled by him/her (whether as employee, employer, shareholder or director), i.e. transactions by an Eligible Cardmember 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
 - e) Eligible Transactions which are subsequently cancelled, refunded, disputed, unauthorized or fraudulent.

11. Eligible Transactions shall be calculated based on the total consolidated OCBC Cards spending of the Eligible Cardmember. For clarity, if the Eligible Cardmember has multiple Principal and Supplementary Credit Card and Debit Card accounts, the Eligible Transactions made on all of the Principal and Supplementary Credit Card and Debit Card accounts shall be consolidated to tabulate the total entries earned for this Campaign. The consolidated entries of all Eligible Transactions accrue for the benefit of the Principal Cardmember and only the Principal Cardmember will be eligible to win the Prizes (as defined in Clauses 14 to 22 herein) upon fulfilling these terms and conditions. The Supplementary Cardmembers are not eligible to win any of the Prizes in this Campaign.
12. The tracking of the Eligible Transactions is based on the dates and time (Malaysian Time) as captured by OCBC's records during the Campaign Period.
13. OCBC 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.

Prizes

14. Details of the Prizes are as defined in Clauses 14 to 22 herein.

Monthly Prizes

15. Details of the participating month, participating month period, Monthly Prize and number of Monthly Prize Winners per participating month are as follows:

Participating Month	Participating Month Period	Prize Per Monthly Prize Winner	Number Of Monthly Prize Winners Per Participating Month
January	15 January – 14 February 2020	RM1,000 cashback	10
February	15 February – 14 March 2020	RM1,000 cashback	10
March	15 March – 14 April 2020	RM1,000 cashback	10

16. Eligible Cardmembers are eligible to earn and accumulate entries starting from the first (1st) day of each participating month to be in the running to win one (1) of the ten (10) Monthly Prizes given out each participating month as long as Eligible Cardmembers register within the same participating month. Refer to the example below:-

Eligible Cardmember	Registration Date	Participating Month Eligible For Monthly Prizes	Entries Accumulation Period For Monthly Prize
A	15 January 2020	January	15 January – 14 February 2020
		February	15 February – 14 March 2020
		March	15 March – 14 April 2020
B	28 February 2020	February	15 February – 14 March 2020
		March	15 March – 14 April 2020
C	14 April 2020	March	15 March – 14 April 2020

17. Entries earned during each participating month will not be carried forward to the subsequent participating month.
18. An Eligible Cardmember is eligible to win one (1) Monthly Prize each participating month, up to a maximum of three (3) Monthly Prizes throughout the Campaign Period.

Daily Prizes

19. Details of the Daily Prize, number of Daily Prize Winners, number of days, and total number of Daily Prize Winners are as follows:

Prize Per Daily Prize Winner	No. Of Daily Prize Winners	No. Of Days	Total Daily Prize Winners
RM50 cashback	3 per day	91	273

20. Eligible Cardmembers are eligible to earn and accumulate entries starting from the first day of each participating month to be in the running to win one (1) of the three (3) Daily Prizes given out each day as long as Eligible Cardmembers register within the participating month. Please refer to the example below:

Eligible Cardmember	Registration Date	Participating Month Eligible For Daily Prizes	Entries Accumulation Period For Daily Prizes
A	15 January 2020	January	15 January – 14 February 2020
		February	15 February – 14 March 2020
		March	15 March – 14 April 2020
B	28 February 2020	February	15 February – 14 March 2020
		March	15 March – 14 April 2020
C	14 April 2020	March	15 March – 14 April 2020

21. Entries earned each day will not be carried forward to the subsequent day to stand a chance to win the subsequent day's Daily Prizes.
22. An Eligible Cardmember is eligible to win one (1) Daily Prize each participating month, up to a maximum of three (3) Daily Prizes throughout the Campaign Period.

Winners Selection and Prize Fulfillment Process

23. Eligible Cardmembers shall be randomly selected by an automated selection system based on the entries earned by Eligible Cardmembers during the Campaign Period for the following prizes:

Monthly Prizes

24. Subject to the terms and conditions herein, OCBC's automated system will randomly select ten (10) potential winners for each participating month referred to under Clauses 15 to 18 herein based on the total entries earned during each participating month ("Potential Monthly Prize Winners"). A SMS notification will be sent once to each Potential Monthly Prize Winner within three (3) weeks after the end of each participating month and he/she will be required to answer one (1) question by replying to the said SMS with the correct answer within the deadline. The

deadline (i.e. date and time) to answer the question shall be specified in the SMS. Potential Monthly Prize Winners who reply to the SMS with the correct answer within the deadline will be confirmed as the Monthly Prize Winners. Potential Monthly Prize Winners who reply to the SMS are also deemed to have given their written consent to and allow OCBC to publish information including but not limited to name and city of residence of the Potential Monthly Prize Winners for reasons including but not limited to advertising, winner announcement and/or prize fulfillment purposes. In the event a Potential Monthly Prize Winner does not answer correctly or did not reply within the given deadline, he/she will be disqualified and will not be entitled to win the respective Monthly Prize and the said Monthly Prize will be forfeited.

Daily Prizes

25. Subject to the terms and conditions herein, OCBC's automated system will randomly select three (3) potential winners for each day referred to under Clauses 19 to 22 herein based on the total entries earned during each day ("Potential Daily Prize Winners"). A SMS notification will be sent once to each Potential Daily Prize Winner within three (3) weeks after the end of each participating month and he/she will be required to answer one (1) question by replying to the said SMS with the correct answer within the deadline. The deadline (i.e. date and time) to answer the question shall be specified in the SMS. Potential Daily Prize Winners who reply to the SMS with the correct answer within the deadline will be confirmed as the Daily Prize Winners. Potential Daily Prize Winners who reply to the SMS are also deemed to have given their written consent to and allow OCBC to publish information including but not limited to name and city of residence of the Potential Daily Prize Winners for reasons including but not limited to advertising, winner announcement and/or prize fulfillment purposes. In the event a Potential Daily Prize Winner does not answer correctly or did not reply within the given deadline, he/she will be disqualified and will not be entitled to win the respective Daily Prize. The said Daily Prize will be forfeited.
26. The Prizes will be credited into the respective Eligible Cardmember's:
 - a) OCBC credit card account (for Eligible Cardmembers who hold a OCBC Credit Card only or both OCBC Credit and Debit Cards); or
 - b) OCBC savings or current account (for Eligible Cardmembers who hold a OCBC Debit Card only)within twelve (12) weeks after the end of the Campaign Period.
27. Eligible Cardmembers will be notified by OCBC via SMS ("Fulfillment SMS") once the Prizes have been credited into Eligible Cardmembers' account(s).
28. If Eligible Cardmember does not receive the Prizes after Eligible Cardmember receives the Fulfillment SMS from OCBC, it is the Eligible Cardmember's sole responsibility to notify OCBC within 30 days from the date the Fulfillment SMS was sent to the Eligible Cardmember. Any notice from the Eligible Cardmember received by OCBC after the said period will not be entertained.
29. At the time of awarding the Prizes, the Eligible Cardmember's account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC and not in breach of any of these terms and conditions.
30. OCBC reserves the right to forfeit the Prizes if there is a reversal of a retail transaction for which an entry was given and leading to the Eligible Cardmember winning the Prizes or termination of the

Eligible Cardmember's Card prior to the Prizes being credited to the Eligible Cardmember, or any non-compliance or breach of these terms and conditions by the Eligible Cardmember.

31. The Prizes are non-transferable to any other party or parties and is not exchangeable for other items or vouchers in part or in full

General Terms & Conditions

32. OCBC's decisions on all matters relating to this Campaign shall be final, conclusive and binding.
33. OCBC reserves the rights at its sole discretion to withdraw, cancel, suspend, extend or terminate this Campaign either in whole or in part, or to vary, delete or add to any of the terms and conditions herein at any time with prior notice.
34. The OCBC Cardmember's Agreement shall continue to apply to the usage of OCBC Cards. In the event of any inconsistencies between these terms and conditions and the terms and conditions in the OCBC Cardmember's Agreement, these terms and conditions shall prevail only insofar as they apply to this Campaign.
35. These terms and conditions shall be governed by the laws of Malaysia and the Eligible Cardmembers shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.