

TERMS & CONDITIONS

20% Cashback on Shopping, Dining and Groceries

Duration

1. The “**20% Cashback on Shopping, Dining and Groceries**” (“Campaign”) is organised by OCBC Bank (Malaysia) Berhad (“OCBC”) and is subject to these terms and conditions. The Campaign runs from 1 January 2019 till 28 February 2019 (“Campaign Period”).

Eligibility

2. The Campaign is open to OCBC Credit and Debit Card Principal Cardmembers who hold an OCBC Credit or Debit Card issued in Malaysia (collectively “Cardmembers”).
3. Cardmembers who meet and fulfil the Campaign Criteria below shall be referred to as Eligible Cardmembers (“Eligible Cardmembers”).

Registration

4. To participate in the Campaign, Cardmembers are required to register (one-time basis) with OCBC within the Campaign Period via any of the following methods:-
 - i. register via short messaging service text (“SMS”), type WIN<space>New IC Number and send to 62662; or
 - ii. register via online at www.ocbc.com.my/win (“Campaign Website”).

SMS Registration

5. SMS sent out by Cardmembers to 62662 for registration purpose shall be deemed as consent to participate in this Campaign.
6. Standard Telecommunication Operator’s (Telco) network charges will apply to each SMS sent.
7. Proof of SMS sent does not equal proof of successful registration. The Bank shall not be liable and responsible for any unsuccessful registration due to network failure and/or interruption experienced by the respective Telco.
8. Cardmembers will receive a confirmation SMS from the Bank’s appointed SMS vendor upon successful registration within 48-hour and such confirmation SMS will be sent to the same mobile phone used for registration.

Online Registration

9. Cardmembers who register via online at Campaign Website shall be deemed to have consented to participate in this Campaign.
10. Cardmembers will receive a confirmation of successful registration from OCBC shown on the Campaign Website.

Campaign Criteria

11. Eligible Cardmembers are required to fulfil a cumulative total retail spending (defined below) of at least RM500 on **Shopping, Dining and Groceries** using any OCBC Card during the Campaign Period.
12. Qualified Retail Transaction is defined as follows:
 - (a) Shopping, dining and groceries purchases made in-store and transacted locally and internationally;
 - (b) Any retail spending by the Supplementary Cardmember(s) under the same Eligible Cardmember’s Credit Card account will be included in the computation of the Eligible Cardmember’s cumulative retail spending;

Cashback

13. Eligible Cardmembers who fulfil the above-mentioned Campaign criteria will stand a chance to get a 20% Cashback of the total transaction amount ("Cashback").
14. Each Eligible Cardmember is entitled to one-time Cashback with a maximum of RM100 per cardmember per month.
15. A total of RM200,000 in Cashback will be given out, on a first come, first served basis.
16. At the time of rewarding the cashback, the Eligible Cardmember's Credit or Debit Card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC at its sole and absolute discretion, and not in breach of any of these terms and conditions.
17. OCBC reserves the right to forfeit the cashback if there is a reversal of a retail transaction or termination of the Eligible Cardmember's Card or non-compliance or breach of these terms and conditions prior to the cashback being given to the Eligible Cardmember.
18. The following shall NOT be included as Qualified Retail Transaction for the purposes of this Campaign:-
 - i. Online purchases
 - ii. OCBC Easy Payment Plan (for OCBC Credit Cards)
 - iii. Qualified Retail Transaction which are subsequently cancelled or refunded;
 - iv. Disputed, unauthorised or fraudulent purchase transactions;
 - v. Payment of annual OCBC Card membership fees,
 - vi. Interest and principal payments;
 - vii. Sales and Services Tax or any other taxes;
 - viii. Late payment fees, charges for cash withdrawals or any other form of service/miscellaneous fees.
19. 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.
20. Cashback awarded is non-transferable and non-exchangeable for cash or other goods, whether in part or in full.
21. Eligible Cardmember will be notified via SMS to the respective Eligible Cardmember's mobile number as shown in OCBC's records.
22. The Cashback will be credited into the respective Eligible Cardmember's OCBC credit card account, OCBC saving account* or OCBC current account* (*for Debit card cardmembers only). The crediting of the Cashback will be reflected in the Eligible Cardmember's card statement of the following month.

General Terms & Conditions

23. OCBC's decisions on all matters relating to this Campaign shall be final, conclusive and binding. OCBC shall not be obliged to give any reasons whatsoever or enter into any correspondence with any person(s) on any matter concerning this Campaign.
24. OCBC reserves the rights at its absolute 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.

25. OCBC Bank shall not be liable for any misinterpretation of facts in respect of the Campaign published in any mass media, marketing or advertising materials.
26. In the event of any inconsistency between these terms and conditions and any advertising, campaign, publicity and other materials relating to or in connection with this Campaign, these terms and conditions shall prevail.
27. This Campaign is not applicable in conjunction with any of OCBC's on-going promotions unless otherwise stated.
28. The OCBC Cardmember's Agreement shall continue to apply to the usage of OCBC Bank Credit and Debit 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.
29. 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.