

TERMS & CONDITIONS

50% CASHBACK ON YOUR GRAB RIDES

Duration

1. This “50% cashback on your GRAB rides” is organised by OCBC Bank (Malaysia) Berhad (“OCBC Bank”) and is subject to the terms and conditions herein.
2. The Campaign runs from 1 February 2019 till 31 March 2019. (“Campaign Period”).

Eligibility

3. The Campaign is open to all OCBC Credit and/or Debit Card Cardmembers (principal and supplementary Cardmember) who hold an OCBC Credit and/or Debit Card issued in Malaysia (collectively “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. Cardmembers are required to fulfil a minimum cumulative retail spending (defined below in Clause 13) of RM1,000 equivalent in any foreign currency using OCBC Credit and/or Debit Card during the Campaign Period to be eligible.
12. Upon meeting and fulfilling clause 4 and clause 11 stated herein, Cardmembers shall be referred to as Eligible Cardmembers.
13. Retail spending is defined as in-store purchases made in foreign currency only. Any retail spending by the Supplementary Cardmember(s) under the same Eligible Cardmember's Credit Card account will be included in computation of the Eligible Cardmember's cumulative retail spending;
14. The following do not qualify for this Campaign:
 - (a) Online purchases made in foreign currency;
 - (b) Any transactions made in Ringgit Malaysia;
 - (c) Cash advance;
 - (d) Balance Transfer;
 - (e) Call-For-Cash;
 - (f) Fund transfer;
 - (g) Void transactions;
 - (h) Reversals or refunds;
 - (i) Fees and charges imposed by OCBC Bank.

How to Get the 50% Cashback on GRAB Rides

15. Upon meeting and fulfilling Clause 11 & 12, Eligible Cardmembers are required to spend a minimum of RM50 per GRAB ride in Malaysia only, paid using OCBC Credit or Debit Card from 1st February 2019 until 8 April 2019, 11:59pm ("GRAB Period").
16. Eligible Cardmember will get a maximum of 50% cashback ("Cashback") on the total GRAB fare paid during the GRAB Period up to a maximum of RM32.50 per Cardmember throughout Campaign Period.
17. Cashback is limited to the first 2,000 Eligible Cardmembers, on a first come, first served basis or subject to the total Cashback allocation for this Campaign is capped at RM65,000 during the Campaign Period.

See Table 1 below for illustration on the Cashback eligibility:

Table 1:

Cardmember Name	Total Eligible Spend in Foreign Currency Amount (RM equivalent)	GRAB Ride Amount (RM)	50% Cashback Amount (RM)	Remarks
David	1,000	55	27.50	Met all requirements
Suzzi	1,500	80	32.50	Met all requirements
Johnny	990	65	0	Did not meet the spend amount of RM1,000
Jessy	4,000	35	0	Did not meet the GRAB minimum fare amount of RM50

18. Eligible Cardmember who get the Cashback will be notified through SMS and the Cashback will be credited into the respective Eligible Cardmember's OCBC Credit Card account or Debit Card's account (OCBC Saving account or current account) within 6 weeks after Campaign Period.
19. The crediting of the Cashback will be reflected in the Eligible Cardmember's bank account statement of the following month.
20. The cashback is non-transferable to any other party or parties nor exchangeable for cash, credit or kind, in part or in full.
21. Eligible Cardmember's Credit Card account(s) must be current, valid, subsisting and in good credit standing as may be determined by OCBC Bank at its sole and absolute discretion, and not in breach of any of these terms and conditions.
22. OCBC Bank reserves the right to disqualify the transaction 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.
23. 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.

General Terms & Conditions

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

26. OCBC Bank shall not be liable for any misrepresentation of facts in respect of the Campaign published in any mass media, marketing or advertising materials.
27. 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 the Campaign, these terms and conditions shall prevail.
28. This Campaign is not applicable in conjunction with any of OCBC Bank's ongoing promotions unless otherwise stated.
29. The OCBC Cardmember's Agreement shall continue to apply to usage of OCBC Bank credit 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.
30. These terms and conditions shall be governed by the laws of Malaysia, and Eligible Cardmembers who participate in the Campaign shall be deemed to have agreed to submit to the exclusive jurisdiction of the Courts of Malaysia.